

SBA
U.S. Small Business Administration

Programs & Services
3rd Edition

Dear Entrepreneur:

Excited about starting, building or growing your business? Well we are too. In the U.S. Small Business Administration, you have an experienced business partner that may hold the missing piece to solving those puzzles about starting and expanding a successful business. Since 1953 the SBA has helped small businesses succeed, from start-up through the many stages of growth. In fact, many big businesses whose names are now household words -- FedEx, Intel, Nike, Apple, Ben & Jerry's, Compaq and AOL, just to name a few -- received help from the SBA along the way.

Today's small businesses are more demographically diverse, more technologically driven, and more global in scope than ever before. At the SBA we know that to effectively meet their rapidly changing needs, we must constantly strive to stay on the cutting edge. So, over the past few years, we have reinvented the SBA -- updating our technology, leveraging public- and private-sector resources, and reaching out to business communities in unprecedented ways. As a result, we have a partnership with America's small businesses that works, and we are helping more entrepreneurs than ever.

This booklet will introduce you to the SBA's programs and services — the resources we offer to help you start or expand your business and achieve success. We're sure we can help *you*.

Why not give us a call?

Aida Alvarez
Administrator

The SBA & America's Entrepreneurs:
A Partnership for the 21st Century

Helping You Start Your Business

The SBA's programs and services can assist you in almost every aspect of starting your business, from developing a business plan to obtaining financing, and from marketing your products and services to managing your company. By using classes and programs on the SBA's World Wide Web site, and using SBA local services, such as counseling provided through members of the Service Corps of Retired Executives, you can avoid the common mistakes of business start-ups. SCORE and our other resources will show you how to set up proper record-keeping systems, plan for the movement of cash through a business, and properly set goals for your company to ensure its success. More than 12,400 SCORE counselors are available to help you in 389 chapters throughout the country.

Helping You Expand Your Business

The SBA's programs and services can also guide you through each stage of building a successful business. We offer management and technical assistance, business planning, financing, access to federal contracts, and much more.

Many of our counseling and assistance services are free. For more information on how we can help you, please refer to *For More Information* on page 21, or contact your local SBA office listed on the inside back cover.

Loan Programs

7(a) Loans

This is the SBA's primary business loan program. It generally is used for business start-ups and to meet the varied short- and long-term needs of existing small businesses. Under 7(a) the agency guarantees loans to small businesses that cannot obtain financing on reasonable terms through other channels.

A 7(a) loan may be used for most business purposes including start-up, expansion, equipment purchases, working capital, inventory or real-estate acquisition. Loans cannot be used for speculative purposes.

Participating lenders — small business lenders that have entered into lending agreements with the SBA — provide loans in conjunction with SBA guaranties. By reducing risk, guaranties expand the lenders' ability to make small business loans.

Participating lenders approve loans, request SBA guaranties and service the loans. Generally, the SBA can guarantee up to \$750,000 of a private-sector loan. The guaranty rate is 80 percent on loans of \$100,000 or less and 75 percent on loans greater than \$100,000.

Interest rates for 7(a) loans are negotiated between the applicant and the lender. However, lenders generally may not charge an interest rate on loans that exceeds 2.75 percent over the prime lending rate, except for loans under \$50,000, where the rates may be slightly higher. The loan can extend to 10 years for working capital and 25 years for fixed assets. Your local SBA office can provide you with more details on the program. You can also access the SBA's Web site at **www.sba.gov/financing**.

Note: The SBA does not provide grants to start or expand a business.

Certified & Preferred Lenders

The most active and expert participating lenders qualify for either the SBA's Certified Lenders Program or Preferred Lenders Program. Both programs offer a quicker turnaround on your loan application. Certified lenders receive a partial delegation of authority to approve loans and receive a response on their loan guaranty applications from the SBA within three days. Preferred lenders have full authority to approve loans and do not submit applications to the SBA. A list of participants in these programs is available through your local SBA office.

Low Documentation Loan (SBA*LowDoc*)

If you are looking for a small business loan of \$150,000 or less, SBA*LowDoc* may be your answer. It features a one-page SBA application, which cuts the paperwork burden for both you and your lender. Once your application has satisfied the lender's requirements, you and the lender together complete the SBA's one-page guaranty application. If the loan is approved, the SBA will guarantee 75 to 80 percent of the amount and provide a 36-hour turnaround to the lender.

SBA*Express*

SBA*Express* encourages lenders to make more small loans to small businesses. Participating lenders use their own documentation and procedures to approve, service and liquidate loans of up to \$150,000. In return, the SBA guarantees up to 50 percent of each loan. SBA*Express* lenders can also offer revolving lines of credit to borrowers. This new loan program is being piloted with selected banks nationwide.

SBA Loan Prequalification Program

Offered to armed forces veterans, minorities, women, exporters, rural small business owners and business owners in certain specialized industries, this program enables the SBA to prequalify an applicant for a 7(a) loan guaranty before the applicant goes to a bank. The maximum loan amount is \$250,000. SBA-designated intermediaries can work with you to review and strengthen your loan application, apply to the SBA, and upon approval of the application, find an interested lender. The application will focus on your character, credit, experience and reliability rather than assets.

CAPLines

This program features five types of loans for financing the short-term and cyclical working-capital needs of small businesses: Seasonal, Contract, Builders, Standard Asset-Based, and Small Asset-Based. The SBA can generally guarantee up to \$750,000 of a loan under the program. If you receive a CAPLines loan, it will generally be advanced against your existing or anticipated inventory and/or accounts receivable.

Defense Loan & Technical Assistance (DELTA)

Created for defense-dependent small firms that have been adversely affected by defense cuts, DELTA provides financial and technical assistance to help these firms diversify into the commercial market. The SBA also leverages federal, state and

private-sector resources to provide the technical assistance. Loan proceeds must be used to retain jobs of defense workers, create new jobs in impacted communities, or modernize or expand in order to remain in the national technical and industrial base. A DELTA loan may be acquired through the 7(a) and/or 504 loan programs. (See page 5 for 504 loans.) The maximum DELTA loan is \$1.25 million.

Community Adjustment & Investment (CAIP)

A partnership between the federal government and the North American Development Bank, CAIP loans are intended to create new, sustainable jobs and preserve existing jobs in businesses at risk due to changing trade patterns with Canada and Mexico. CAIP is available in selected geographic areas. Eligibility for the program is determined from an analysis of NAFTA-related job losses in an area/community in relation to local unemployment rates. As a CAIP loan applicant, you must demonstrate that within 24 months, and as a result of the loan, you will create or preserve at least one job per \$70,000 of federally guaranteed funds.

Export Working Capital Program (EWCP)

The EWCP provides short-term loans to small businesses for export-related transactions. With an EWCP loan, proceeds from export sales are the primary source of repayment. Under the EWCP, the SBA can guarantee up to 90 percent of a secured loan or \$750,000, whichever is less. Typically, loan maturity either matches a sales transaction cycle with a term of up to 18 months or supports a line of credit with a term of up to 12 months.

International Trade Loan (ITL)

This program offers short- and long-term financing to small businesses involved in exporting, as well as to businesses adversely affected by import competition. The SBA can guarantee up to \$1.25 million for a combination of fixed-asset financing and working capital. The working capital portion cannot exceed \$750,000.

Energy & Conservation Loan

Loans under this program are for small businesses engaged in engineering, manufacturing, distributing, marketing, and installing or servicing products or services designed to conserve the nation's energy resources. The maximum loan amount is \$750,000. The SBA can guarantee 80 percent of a loan up to \$100,000 and 75 percent for higher loan amounts.

Pollution Control Loan

To be eligible for this loan program, your business must design, build, install or service a pollution control facility. Maximum SBA exposure under the program is \$1 million, less any outstanding balance due the agency on other loans.

7(m) MicroLoan

Available in selected locations around the country, the MicroLoan Program provides short-term loans of up to \$25,000. If you need a loan for small-scale financing purposes such as inventory, supplies and working capital (but not to pay existing debts), this program may be your answer. MicroLoans are made through SBA-approved nonprofit groups, known as intermediaries, which also provide counseling and technical assistance. Call your local SBA office to locate the nearest SBA-designated group.

504 Loans

The 504 Program provides long-term, fixed-asset financing through certified development companies. These nonprofit corporations are sponsored by private-sector organizations or by state and local governments to contribute to economic development through CDCs and private-sector lenders. The SBA can guarantee debentures covering as much as 40 percent of a 504 project. The maximum SBA debenture generally is \$750,000 (up to \$1 million in some cases). DELTA funding is also available under this program. (See page 3 for the DELTA Program.)

When Problems Arise

Should your small business encounter difficulties, the SBA is ready to help with expert business counseling and assistance. In the event that a borrower is unable to meet the obligations of an SBA loan, the agency will work closely with the lender and/or borrower to negotiate a solution. Only when a solution cannot be found will the SBA move to liquidate the loan.

Equity Investment

Small Business Investment Companies (SBICs)

Unique economic-development tools, SBICs put risk capital, in the form of debt and equity financing, into small businesses for growth, modernization and expansion. SBICs are privately owned and managed, for-profit investment companies licensed by the SBA. They make equity investments and long-term loans to small businesses, using their own capital supplemented with SBA-guaranteed debentures or participating securities.

Specialized Small Business Investment Companies (SSBICs)

Typically, SSBICs make smaller investments than the regular SBICs, often as loans. They are, however, a significant component of the SBIC program, investing solely in small businesses owned by socially and economically disadvantaged individuals. A list of SBICs and SSBICs can be obtained from your local SBA district office, or from **www.sba.gov/inv**.

The Angel Capital Electronic Network (ACE-Net)

ACE-Net is a nationwide listing service that allows “angel” investors to obtain information on small, dynamic, growing businesses seeking \$250,000 to \$5 million in equity financing. Accredited investors who invest in companies by purchasing shares of stock, angels often share their business expertise as well. You can access ACE-Net at **www.sba.gov/advo/acenet.html**.

Surety Bonds

Surety Bond Guarantee

By law, prime contractors to the federal government must post surety bonds on federal construction projects valued at \$100,000 or more. Many states, counties, municipalities, and private-sector projects and subcontracts also require surety bonds. The SBA can guarantee bid, performance and payment bonds for contracts up to \$1.25 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels. The SBA’s guaranty goes to the surety company, and contractors must apply through a surety-bonding agent. The SBA’s Web site for surety bond information is **www.sba.gov/osg**.

Federal Procurement Assistance

Breakout Procurement

Through this program the SBA promotes, influences and enhances the breakout of historically sole-source federal government contracts into full and open competition. The goals are to increase the number of federal contracts available to small businesses and achieve significant savings for the federal government.

Prime Contracting

To increase opportunities for small businesses in the federal acquisition process, the SBA initiates small business set-asides, identifies new small business sources, and counsels small firms on how to do business with the federal government. It also conducts surveillance reviews of federal purchasing facilities to assess compliance with the procurement provisions of the Small Business Act.

Subcontracting Assistance

The SBA also helps small businesses receive the maximum practical opportunity to participate in federal contracts as subcontractors and suppliers. (By law, certain percentages of large federal contracts must be subcontracted to small businesses.)

Certificate of Competency (CoC)

The CoC Program provides an appeal process to low-bidding small businesses that have been denied contracts with the U.S. government for a perceived inability to perform satisfactorily.

Women-Owned Business Procurement

This multifaceted program teaches women to market to the federal government. It also works to increase the pool of qualified women business owners by holding procurement conferences at major federal buying sites. Women business owners registered in PRO-Net® (see next listing) will have special opportunities in federal procurements of less than \$100,000 under an agreement signed between the Office of Federal Procurement Policy and the SBA. For such procurements, the contracting agency can request a waiver from advertising in the *Commerce Business Daily* if the contracting officer solicits bid information from five small businesses — at least one women-owned and one small disadvantaged business — registered in the PRO-Net® data-base. The Web site for the SBA's Women-Owned Small Business Procurement Program is www.sba.gov/gc/wbpprgm.html.

Procurement Marketing & Access Network (PRO-Net®)

An online database of information on thousands of small businesses, SBA's Pro-Net® serves as a search engine for contracting officers, a marketing tool for small companies, and a "link" to procurement opportunities and other important information. It also provides links to the *Commerce Business Daily*, federal agency home pages and other sources of procurement opportunities. PRO-Net® offers free registration to small businesses; simply access the PRO-Net® Web site at <http://pronet.sba.gov>, and follow the instructions.

Small Business Size Standards

Our SBA Office of Size Standards can tell you if your business meets the federal standards for a small business. The office develops and prepares regulations on size standards as needed following agency and federal government rule-making procedures. The regulations determine which businesses are eligible for the SBA's financial- and procurement-assistance programs.

The current size standards are:

- Manufacturing — from 500 to 1,500 employees
- Wholesaling — 100 employees for financial programs; 500 employees for procurement-assistance programs
- Services — up to \$21.5 million in annual receipts or 1,500 employees, depending on the industry
- Retailing — from \$5 million to \$21 million in annual receipts
- General Construction — from \$13.3 million to \$17 million in annual receipts

You can obtain more information on size standards by logging on to www.sba.gov/size.

HUBZone Empowerment Contracting Program

This program encourages economic development in historically underutilized business zones — "HUBZones" — through the establishment of federal contract award preferences for small businesses located in such areas. After determining eligibility, the SBA lists qualified businesses in the PRO-Net® database. (See PRO-Net®.) The HUBZone Web site is www.sba.gov/hubzone.

Research & Development Assistance

Small Business Innovation Research (SBIR)

Under the SBIR Program, small businesses propose innovative ideas to meet the specific research and R&D needs of the federal government. The program also promotes commercialization of the results generated. Proponents of R&D proposals are awarded federal grants on a competitive basis.

Small Business Technology Transfer (STTR)

This program also awards federal grants on a competitive basis. However, it requires the small company competing for an R&D project to collaborate with a nonprofit research institution from the submission of the proposal to the completion of the designated effort.

Small Business Research, R&D Goaling

The SBA's Office of Technology measures and reports on the amount of federal funding for research and R&D (excluding the amounts for SBIR and STTR) awarded to small businesses each year by the major research and R&D federal agencies.

You can access www.sba.gov/sbir for more information on R&D assistance programs.

Business Counseling & Training

Small Business Development Centers (SBDCs)

Funded and administered by the SBA, SBDCs provide a variety of management and technical assistance services to small businesses and potential entrepreneurs. SBDCs are a cooperative effort among the SBA, the academic community, the private sector, and state and local governments. Together with the SBA's certified development companies, SBDCs also can help you prepare an SBA loan application. There are approximately 1,000 SBDC locations, primarily at colleges and universities in all 50 states and the U.S. territories. For the SBDC closest to you, please call your local SBA office, or check the list of centers at www.sba.gov/sbdc.

Business Information Centers (BICs)

BICs — supported by local SBA offices — can assist you by providing access to state-of-the-art computer hardware and software, and through counseling by SCORE volunteers. (See page 11 for SCORE.) BICs have resources for addressing a broad variety of business start-up and development issues. You can receive help with writing a comprehensive business plan, evaluating and improving your marketing and sales techniques, diversifying into new product/and or service areas, pricing your products, or exploring exporting opportunities. The BIC Web site is www.sba.gov/bi/bics.

Service Corps of Retired Executives (SCORE)

Nationwide, 12,400 SCORE volunteers in 389 chapters provide free, expert advice based on their many years of firsthand experience and shared knowledge, on virtually every aspect of business. SCORE counselors are located at SBA field offices, business information centers and some of the SBA's small business development centers. Call your closest SBA field office to find the SCORE chapter nearest you, or access SCORE online at www.score.org.

Business Information Services

Answer Desk

A computerized, toll-free, telephone message system, the SBA Answer Desk provides you with information about starting or running a business and how to get assistance. You can access the Answer Desk toll-free 24 hours a day, seven days a week at **1-800 U ASK SBA**. Operators are available to answer your questions Monday through Friday from 9 a.m. to 5 p.m. Eastern time.

Publications

The SBA produces and maintains a library of management-assistance publications and videos, which are available for a nominal fee. You will find a complete listing of these products in our *Resource Directory for Small Business Management* (SBA No. CO-0042). To obtain a copy, call your SBA field office or the SBA Answer Desk. SBA field offices and the Answer Desk also offer free publications that describe the SBA's programs and services. The Web site for SBA publications is **www.sba.gov/library**.

SBA OnLine

SBA OnLine is an electronic bulletin board that provides concise and current information about the agency's programs and services for starting and running a small business. It also includes many SBA publications. Accessed by modem (9600, n, 8, 1), it operates 23 hours a day, seven days a week, and is updated daily. You can access SBA OnLine by dialing 1-800-697-4636 (limited access) or 1-900-463-4636 (full access). The number for the Washington, D.C., metropolitan area is 202-401-9600.

SBA Home Page

Be sure to check out our home page. It offers detailed information on all SBA programs and services, including local resources; other business services; access to SBA OnLine, *Ace-Net*, *PRO-Net*® and the U.S. Business Advisor (see next listing); and links to many outside resources on the World Wide Web. The SBA home page address is **www.sba.gov**.

The U.S. Business Advisor

This Web site is a one-stop electronic link to business information and services the federal government provides. With the U.S. Business Advisor, you won't have to contact dozens of agencies and departments to access applicable laws and regulations or figure out on your own how to comply. You can download business forms and conduct a myriad of other business transactions. You may access the U.S. Business Advisor through the SBA home page or directly at **www.business.gov**.

Advocacy for Small Business

Office of Advocacy

The SBA's Office of Advocacy serves as a direct link to the small business community and as an advocate of small businesses. It researches pertinent issues, develops policy and legislation, and monitors their effects. The Office of Advocacy produces numerous publications, including an annual report to Congress, *The State of Small Business: A Report of the President*, as well as technical books and statistical and economic reports. It compiles and interprets statistics on small business and is the primary agency within the federal government that disseminates small business data. The office also oversees enforcement of the Regulatory Flexibility Act and is currently implementing the recommendations that resulted from the 1995 White House Conference on Small Business. The Office of Advocacy's home page is **www.sba.gov/advo**.

Small Business Regulatory Enforcement Ombudsman

The small business and agriculture regulatory enforcement ombudsman and 10 regional fairness boards have been established to receive comments from small businesses about federal agency enforcement actions. The National Ombudsman annually evaluates enforcement activities and rates each agency's responsiveness to small business. For more information or to comment on regulatory fairness, call toll-free at 1-888-REG-FAIR. You may also access **www.sba.gov/regfair**.

Disaster Assistance

Disaster Assistance Loan Program

When a declared disaster strikes, help is close at hand. The SBA's Disaster Assistance Loan Program — the primary federal program for funding long-range recovery for private-sector, nonagricultural disaster victims — provides assistance to businesses of all sizes and to individuals. Interest rates fluctuate according to statutory formulas. A low interest rate (not to exceed 4 percent) is available to applicants without credit available elsewhere. A higher rate (not to exceed 8 percent) is available for those with credit available elsewhere.

Loans for Homes and Personal Property

Real Property Loans

This is the major long-term recovery program for individual disaster losses. Loans are available to qualified homeowners for uninsured losses up to \$200,000 to repair or restore a primary residence to pre-disaster condition.

Personal Property Loans

Loans are available to qualified homeowner and renter applicants for uninsured losses up to \$40,000 to repair or replace personal property, such as clothing, furniture, cars and so forth. Loans are not intended to replace extraordinarily expensive or irreplaceable items, such as antiques, pleasure craft, recreational vehicles or fur coats.

Loans for Businesses

Physical Disaster Business Loans

Loans are available to qualified applicant businesses of any size for uninsured losses up to \$1.5 million to repair or replace business property to pre-disaster conditions. Loans may be used to replace or repair real estate, equipment, fixtures and inventory, and leasehold improvements.

Economic Injury Disaster Loans (EIDLs)

Loans of up to \$1.5 million are available for small businesses that sustain economic injury as a direct result of a disaster. These working-capital loans are made to businesses without credit available elsewhere. The loans are to help pay ordinary and necessary operating expenses that would have been payable absent the disaster.

Note: The maximum loan amount is \$1.5 million for EIDL and physical-disaster business loans combined, unless the business is a major source of employment as defined by federal criteria. That means the \$1.5 million limit can be waived for businesses that employ 250 or more people in an affected area.

The Disaster Assistance home page is [**www.sba.gov/disaster**](http://www.sba.gov/disaster).

Assistance for Armed Forces Veterans

Veterans' Entrepreneurial Training (VET)

Designed primarily for disabled veterans, the VET Program provides up to 18 months of in-depth business training. The training covers accounting, marketing, computers, business-plan preparation and loan packaging.

Transition Assistance Program (TAP)

TAP provides nationwide assistance and information to all military personnel about to be discharged. The SBA provides veterans with information on starting a business and local agency resources.

Veterans Business Development and Procurement Conferences

At these conferences, cosponsored by the Department of Defense and the Department of Veterans Affairs, veterans with start-up businesses receive information on marketing and financing. Veterans with existing businesses can network with federal procurement representatives.

You can obtain more information on the SBA's programs for veterans by accessing www.sba.gov/vets.

Assistance for Exporters

U.S. Export Assistance Centers (USEACs)

USEACs combine in single locations the trade-promotion and export-finance assistance of the SBA, the U.S. Department of Commerce and the Export-Import Bank of the United States. USEACs also work closely with other federal, state and local international trade-assistance partners. To find the USEAC nearest you, call your local SBA office.

Export Legal Assistance Network (ELAN)

ELAN provides free initial legal advice to existing and potential exporters. To consult with an experienced trade attorney, contact your closest SBA field office.

Strategic Partnerships

Strategic partnerships foster improved cooperation and business opportunities for small businesses in international markets. The partnership agreements are between the SBA and its counterparts in other countries. The agreements often result in SBA-led trade missions.

To obtain further information on the programs of the SBA's Office of International Trade, access www.sba.gov/oit.

Assistance for Native Americans

Tribal Business Information Centers (TBICs)

As SBA resource partners, TBICs offer entrepreneurs access to state-of-the-art computer and software technology, one-to-one business counseling services, and business management workshops. There are currently 17 TBICs serving Native American reservation communities in California, Minnesota, Montana, North Carolina, North Dakota, South Dakota, and the Navajo Nation. They are operated with individual and tribally owned organizations; other federal, state and local agencies; nonprofit organizations; and national Native American organizations. For location information contact the SBA Office of Native American Affairs, or access SBA OnLine or the SBA home page.

Assistance for Small & Disadvantaged Businesses

Small Disadvantaged Business (SDB) Certification

SDB certification ensures that small businesses owned and controlled by socially and economically disadvantaged individuals meet SDB eligibility criteria. If you own a business certified as an SDB, you may receive a price evaluation credit of up to 10 percent when you bid on a federal contract. The credit may help make your bid competitive with those of other businesses. To obtain an application for certification, you may contact your local SBA district office, call the SBA Office of SDB Certification & Eligibility at 1-800-558-0884, or access the application from the following Web site: www.sba.gov/sdb/forms.html.

8(a) Business Development

The SBA's 8(a) Program assists the development of small companies owned and operated by individuals who are socially and economically disadvantaged. If you are eligible for this program, you are eligible for federal contracting set-asides and other business development support to help your company gain access to the economic mainstream. Contact your local SBA district office to apply.

7(j) Management & Technical Assistance

Under Section 7(j) of the Small Business Act, the SBA awards technical assistance organizations with grants and cooperative agreements to provide assistance to 8(a) Program participants and other eligible individuals. The assistance is given in areas such as accounting, marketing and proposal/bid preparation. The 7(j) Program also provides industry-specific technical assistance and entrepreneurial training.

You may obtain additional information on the 8(a) and 7(j) programs at **www.sba.gov/med**.

Assistance for Women

Women's Business Centers

Women's business centers nationwide provide women entrepreneurs with business training and counseling, technical assistance, mentoring, access to the SBA's programs and services, and programs to assist economically and socially disadvantaged women, especially those on welfare. Each center tailors its services to the needs of its local community. To find the WBC nearest you, contact your local SBA district office, or visit the Online Women's Business Center at **www.sba.gov/womeninbusiness**.

Online Women's Business Center

This state-of-the-art Web site offers women information about business principles and practices, management techniques, networking, industry news, market research, technology training, and information about the many SBA services and resources available to them. Special features include interactive mentoring and individual counseling, topic forums, newsgroups, information in nine languages, and a data resource guide with a state-by-state listing of the professional services women need to start and build their businesses. You can access the Online Women's Business Center at **www.onlinewbc.org**.

Women's Network for Entrepreneurial Training (WNET)

The Women's Network for Entrepreneurial Training provides mentoring for current and aspiring women business owners through WNET "roundtables." Groups of mentors and protégées meet regularly to provide assistance, support and networking opportunities. Sponsors include women's business centers, small business development centers, local business leaders, government representatives and SCORE. There are now more than 130 WNET roundtables nationwide.

Empowerment Zones/Enterprise Communities

One Stop Capital Shops (OSCSs)

The OSCSs are the SBA's contribution to the Empowerment Zones/Enterprise Communities Program. This federal interagency initiative provides resources to selected distressed communities to address an array of social and economic needs. OSCSs provide access to SBA financial and technical assistance programs as well as to those of other federal agencies, state and local governments, and the private sector. For a list of EZ/ECs and OSCSs, access **www.sba.gov/onestop**.

Franchise Registry

The SBA Franchise Registry helps franchisees and prospective franchisees to receive expedited loan processing when applying for SBA financial assistance. The Registry eliminates the lengthy document review process otherwise associated with a franchisee's application for SBA financial assistance. The Franchise Registry enables the SBA and its participating lenders to check a franchise's eligibility on the Internet, at

www.franchiseregistry.com. Paperwork, time and costs are saved. The Franchise Registry is available to any company whose method of doing business fits the Federal Trade Commission's definition of a "franchise," including both business-format and product-name franchisors.

Welfare to Work

Small Business Welfare to Work Initiative

The SBA has a multifaceted role in the President's Welfare to Work Initiative: to connect small businesses with service providers that can provide training to, and support for, individuals leaving public assistance; to provide technical assistance to welfare recipients who have the potential to become entrepreneurs; and to link small businesses with federal resources that can support the businesses' welfare to work efforts. You can obtain more information about the Welfare to Work Initiative at **www.sba.gov/w2w**.

For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk: 1-800 U ASK SBA
- Fax: 202-205-7064
- TDD: 704-344-6640
- Your rights to regulatory fairness:
1-888-REG-FAIR
- OnLine Electronic Bulletin Board
(*modem and computer required*)
1-800-697-4636 (*limited access*)
1-900-463-4636 (*full access*)
202-401-9600 (*Washington, D.C., metro area*)
- Internet
Home page: www.sba.gov
Gopher: <gopher.sba.gov>
File transfer protocol: <ftp.sba.gov>
Telnet: <telnet.sba.gov>
U.S. Business Advisor: www.business.gov

SBA Affiliates

Inquire at your local SBA office for the location nearest you.

- BICs — Business Information Centers
- TBICs — Tribal Business Information Centers
- OSCSs — One Stop Capital Shops
- SCORE — Service Corps of Retired Executives
- SBDCs — Small Business Development Centers
- USEACs — U.S. Export Assistance Centers
- WBCs — Women's Business Centers

SBA Publications

Call your local SBA office or the SBA Answer Desk.

- *The Resource Directory for Small Business Management* — a listing of low-cost business management publications and videotapes
- *The Facts About . . . SBA Publications* — a listing of free SBA publications

Did you know that in fiscal 1998 the SBA --

- maintained a guaranteed loan portfolio of more than \$40 billion in loans to 491,000 small businesses that otherwise would not have had such access to capital?
- backed more than 47,100 loans totaling \$10.8 billion to America's small businesses?
- made a record 3,456 investments worth \$3.24 billion through its venture capital program?
- provided more than 30,000 loans totaling more than \$728 million to disaster victims for residential, personal-property and business losses?
- extended management and technical assistance to nearly 830,000 small businesses through its 12,400 Service Corps of Retired Executives volunteers and 1,000 small business development center locations?
- helped 6,000 small disadvantaged businesses obtain \$5.9 billion in federal contracts?

Did you know that America's 23 million small businesses --

- employ more than 50 percent of the private workforce?
- generate more than half of the nation's gross domestic product?
- are the principal source of new jobs?

SBA Field Offices

Listed alphabetically by state & city:

AK	Anchorage
AL	Birmingham
AR	Little Rock
AZ	Phoenix
CA	Fresno Glendale Sacramento San Diego San Francisco Santa Ana
CO	Denver
CT	Hartford
DC	Washington, D.C.
DE	Wilmington
FL	Coral Gables Jacksonville
GA	Atlanta
GU	Mongmong
HI	Honolulu
IA	Cedar Rapids Des Moines
ID	Boise
IL	Chicago Springfield
IN	Indianapolis
KS	Wichita
KY	Louisville
LA	New Orleans
MA	Boston Springfield

MD	Baltimore
ME	Augusta
MI	Detroit
	Marquette
MN	Minneapolis
MO	Kansas City
	St. Louis
	Springfield
MS	Gulfport
	Jackson
MT	Helena
NC	Charlotte
ND	Fargo
NE	Omaha
NH	Concord
NJ	Newark
NM	Albuquerque
NV	Las Vegas
NY	Buffalo
	Elmira
	Melville
	New York
	Rochester
	Syracuse
OH	Cincinnati
	Cleveland
	Columbus
OK	Oklahoma City
OR	Portland
PA	Harrisburg
	Philadelphia
	Pittsburgh
	Wilkes-Barre
PR	Hato Rey
RI	Providence
SC	Columbia
SD	Sioux Falls
TN	Nashville
TX	Corpus Christi
	El Paso
	Fort Worth
	Harlingen
	Houston
	Lubbock
	San Antonio
UT	Salt Lake City
VA	Richmond
VT	Montpelier
WA	Seattle
	Spokane
WI	Madison
	Milwaukee
WV	Charleston
	Clarksburg
WY	Casper

Disaster Area Offices:

CA	Sacramento
GA	Atlanta
NY	Niagara Falls
TX	Fort Worth

In addition to SBA field offices, there are approximately 1,000 small business development center locations and 389 SCORE chapters to help you start and/or strengthen your business.

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

SBA No. CO-0002 (04/99)